FORECLOSURES HOT SPOTS IN MARYLAND FIRST QUARTER 2016



LARRY HOGAN GOVERNOR BOYD K. RUTHERFORD LT. GOVERNOR KENNETH HOLT SECRETARY ELLINGTON CHURCHILL
DEPUTY SECRETARY

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FORECLOSURE HOT SPOTS

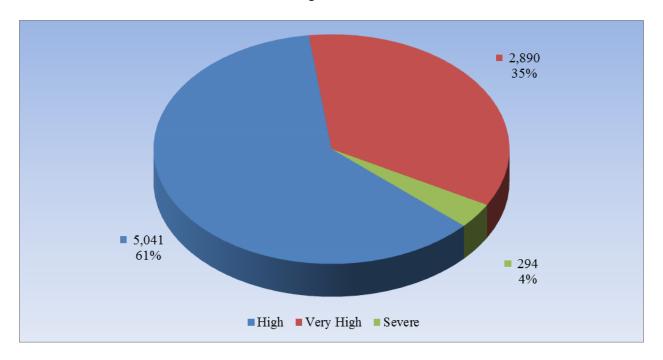
A foreclosure *Hot Spot* is defined as a community that had more than ten foreclosure events in the Second quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's foreclosure rate exceeds or falls short of the State average foreclosure rate.

• For example, the Clifton community in Baltimore City (zip code 21213) recorded a total of 199 foreclosure events in the first quarter, resulting in a foreclosure rate of 39 homeowner households per foreclosure and a corresponding foreclosure index of 311. As a result, the foreclosure concentration in Franklin is 252.6 percent above the state average index of 100.

Overall, a total of 8,255 foreclosure events, accounting for 66.4 percent of all foreclosures in the first quarter, occurred in 104 *Hot Spots* communities across Maryland.

These communities recorded an average foreclosure rate of 73 homeowner households per foreclosure and an average foreclosure index of 166. The *Hot Spots* communities are further grouped into three broad categories: "high," "very high," and "severe" (Chart 1).

CHART 1
FORECLOSURE HOT SPOTS
FIRST QUARTER 2016



FORECLOSURE HOT SPOTS CATEGORIES

- The "high" foreclosure communities posted foreclosure indices that fall between 100 and 200. Jurisdictions with a "high" foreclosure problems recorded a total of 5,041 foreclosures in 74 communities, accounting for 61.3 percent of foreclosures in all *Hot Spots* and 40.7 percent of all foreclosures statewide (Table 1, Chart 2). These jurisdictions recorded an average foreclosure rate of 87 and an average foreclosure index of 139.
- The "very high" group includes jurisdictions that posted foreclosure indices of between 200 and 300. Locations with a "very high" foreclosure problem recorded 2,890 events in 25 communities, representing 35.1 percent of foreclosures across all *Hot Spots* and 23.3 percent of foreclosures statewide. These communities had an average foreclosure rate of 51 and an average foreclosure index of 236.
- The "severe" foreclosure problem reported a total of 294 foreclosures in five communities, accounting for 3.6 percent of all foreclosures in *Hot Spots* communities and 2.4 percent of foreclosures statewide. This jurisdiction recorded an average foreclosure rate of 38 and an average foreclosure index of 317.

TABLE 1 CHARACTERISTICS OF FORECLOSURE HOT SPOTS FIRST QUARTER 2016							
Category	High	Very High	Severe	All Hot Spots Communities			
Number of Communities	74	25	5	104			
% of Hot Spots Communities	71.2%	24.0%	4.8%	100.0%			
% of All Communities	14.3%	4.8%	1.0%	20.0%			
Foreclosures	5,041	2,890	294	8,225			
% of Hot Spots Communities	61.3%	35.1%	3.6%	100.0%			
% of All Communities	40.7%	23.3%	2.4%	66.4%			
Average Foreclosure Rate	87	51	38	73			
Average Foreclosure Index	139	236	317	166			
Number of Households	438,952	148,007	11,195	598,154			
% of <i>Hot Spots</i> Communities	73.4%	24.7%	1.9%	100.0%			
% of All Communities	29.4%	9.9%	0.7%	40.0%			
Source: RealtyTrac and DHCD, Housing and Economic Research Office							

CHART 2
FORECLOSURES AND FORECLOSURE INDEX
HOT SPOTS COMMUNITIES
FIRST QUARTER 2016

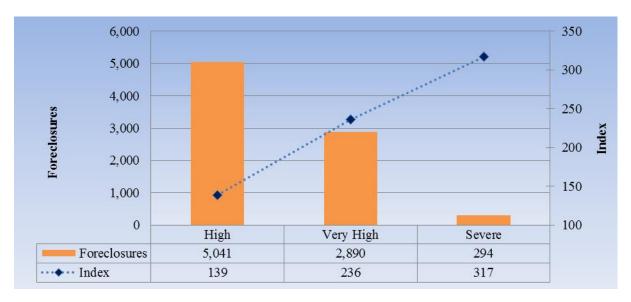
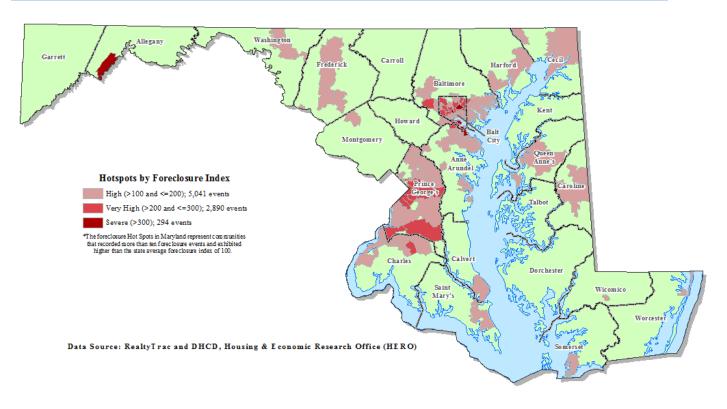


TABLE 2 FORECLOSURE HOT SPOTS FIRST QUARTER 2016

	Number of	Forec	losures			Number of
Jurisdiction	Zip Codes	Events	Percent	Rate	Index	Households
		Sev	ere			
Allegany	1	22	7%	33	370	718
Anne Arundel	1	23	8%	39	309	911
Baltimore City	3	249	85%	38	314	9,566
Maryland	5	294	100.0%	38	317	11,195
	H	High For	eclosures			
Anne Arundel	1	81	2.8%	51	236	4,160
Baltimore	3	228	7.9%	54	224	12,289
Baltimore City	11	1,394	48.2%	49	245	68,596
Charles	1	102	3.5%	57	213	5,789
Prince George's	9	1,085	37.5%	53	229	57,172
Maryland	25	2,890	100.0%	51	236	148,007
	H	High For	eclosures			
Anne Arundel	8	699	13.9%	93	130	65,022
Baltimore	11	988	19.6%	89	136	87,722
Baltimore City	8	480	9.5%	83	146	39,661
Calvert	1	73	1.4%	82	147	6,006
Caroline	2	41	0.8%	98	123	4,032
Cecil	3	154	3.1%	115	105	17,648
Charles	5	240	4.8%	83	145	19,904
Frederick	5	227	4.5%	112	108	25,454
Harford	5	257	5.1%	92	131	23,590
Montgomery	1	25	0.5%	114	106	2,898
Prince George's	17	1,499	29.7%	77	156	115,868
Queen Anne's	2	41	0.8%	109	111	4,450
Somerset	1	19	0.4%	83	146	1,569
St. Mary's	2	63	1.2%	98	123	6,174
Washington	1	165	3.3%	83	146	13,686
Wicomico	1	16	0.3%	73	166	1,164
Worcester	1	55	1.1%	75	162	4,104
Maryland	74	5,041	100.0%	87	139	438,952

DISTRIBUTION OF FORECLOSURE HOT SPOTS MAP FIRST QUARTER 2016



SEVERE FORECLOSURE HOT SPOTS

The "severe" group represents communities in which the foreclosure indices exceeded 300. Allegany, Anne Arundel and Baltimore City reported "severe" foreclosure concentration this quarter. They reported a total of 294 foreclosures in five communities accounting for 3.6 percent of all foreclosures in *Hot Spots* communities and 2.4 percent of all foreclosures statewide (Table 3).

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TABLE 3 SEVERE FORECLOSURE HOT SPOTS FIRST QUARTER 2016								
	Foreclosur	e Events	Average	Average				
T . 1. 4.	% of Foreclosure Foreclosure Homeowner							
Jurisdiction	Number	Total	Rate	Index	Households			
Allegany	22	7%	33	370	718			
Anne Arundel	23	8%	39	309	911			
Baltimore City	Baltimore City 249 85% 38 314 956							
Maryland 294 100.0% 38 317 11,195								
Source: RealtyTrac and	<i>l DHCD</i> , Housing	Source: RealtyTrac and DHCD, Housing and Economic Research Office						

TABLE 4 SEVERE FORECLOSURE HOT SPOTS FIRST QUARTER 2016								
Jurisdiction Zip Code P.O. Name Foreclosures Rate Index								
Allegany	21557	Rawlings	22	33	370			
Anne Arundel	21226	Curtis Bay	23	39	309			
Baltimore City	21201	Baltimore	24	34	353			
Baltimore City	21213	Clifton	199	39	311			
Baltimore City	21226	Curtis Bay	26	39	309			
	All Commun	ities	294	38	317			

VERY HIGH FORECLOSURE HOT SPOTS

The "very high" group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with a "very high" foreclosure notices recorded 2,890 events in 25 communities, representing 35.1 percent of foreclosures across all *Hot Spots* and 23.3 percent of foreclosures statewide. These communities had an average foreclosure rate of 51 and an average foreclosure index of 236 (Table 5).

TABLE 5 VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION FIRST QUARTER 2016								
Foreclosure Events Average Average % of Foreclosure Foreclosure Homeowner Jurisdiction Number Total Rate Index Households								
Anne Arundel	81	2.8%	51	236	4,160			
Baltimore	228	7.9%	54	224	12,289			
Baltimore City	1,394	48.2%	49	245	68,596			
Charles	102	3.5%	57	213	5,789			
Prince George's	Prince George's 1,085 37.5% 53 229 57,							
Maryland 2,890 100.0% 51 236 148,007								
Source: RealtyTrac and	d DHCD, Housing	and Economic Res	earch Office					

CHART 3
PROPERTY FORECLOSURES IN TOP 10
"VERY HIGH" HOT SPOTS JURISDICTIONS
FIRST QUARTER 2016

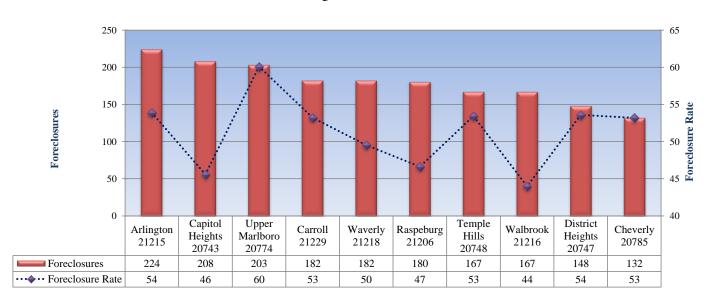


Table 6 Very High Foreclosure Hot Spots By Community First Quarter 2016								
Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index			
Anne Arundel	21225	Brooklyn	81	51	236			
Baltimore	21244	Windsor Mill	116	59	203			
Baltimore	21206	Raspeburg	85	47	259			
Baltimore	21229	Carroll	27	53	227			
Baltimore City	21215	Arlington	224	54	224			
Baltimore City	21229	Carroll	182	53	227			
Baltimore City	21218	Waverly	182	50	244			
Baltimore City	21206	Raspeburg	180	47	259			
Baltimore City	21216	Walbrook	167	44	275			
Baltimore City	21214	Hamilton	119	50	243			
Baltimore City	21217	Druid	113	42	286			
Baltimore City	21223	Franklin	98	45	268			
Baltimore City	21205	Clifton East End	52	58	207			
Baltimore City	21225	Brooklyn	49	51	236			
Baltimore City	21202	Baltimore	28	52	231			
Charles	20602	Waldorf	102	57	213			
Prince George's	20743	Capitol Heights	208	46	265			
Prince George's	20774	Upper Marlboro	203	60	201			
Prince George's	20748	Temple Hills	167	53	226			
Prince George's	20747	District Heights	148	54	225			
Prince George's	20785	Cheverly	132	53	227			
Prince George's	20746	Suitland	104	46	263			
Prince George's	20613	Brandywine	54	60	201			
Prince George's	20607	Accokeek	52	53	227			
Prince George's	20710	Bladensburg	17	49	247			
A	All Communitie	s*	2,890	51	236			

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Source: RealtyTrac and DHCD, Housing and Economic Research Office *total includes three unlisted zip codes

HIGH FORECLOSURE HOT SPOTS

The "high" foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a "high" foreclosure problem recorded a total of 5,041 foreclosures in 74 communities, accounting for 61.3 percent of foreclosures in all *Hot Spots* and 40.7 percent of all foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 87 and an average foreclosure index of 139 (Table 7).

TABLE 7 HIGH FORECLOSURE HOT SPOTS BY JURISDICTION							
FIRST QUARTER 2016 Foreclosure Events Average Average							
Jurisdiction	Number	% of Total	Foreclosure Rate	Foreclosure Index	Homeowner Households		
Anne Arundel	699	13.9%	93	130	65,022		
Baltimore	988	19.6%	89	136	87,722		
Baltimore City	480	9.5%	83	146	39,661		
Calvert	73	1.4%	82	147	6,006		
Caroline	41	0.8%	98	123	4,032		
Cecil	154	3.1%	115	105	17,648		
Charles	240	4.8%	83	145	19,904		
Frederick	227	4.5%	112	108	25,454		
Harford	257	5.1%	92	131	23,590		
Montgomery	25	0.5%	114	106	2,898		
Prince George's	1,499	29.7%	77	156	115,868		
Queen Anne's	41	0.8%	109	111	4,450		
Somerset	19	0.4%	83	146	1,569		
St. Mary's	63	1.2%	98	123	6,174		
Washington	165	3.3%	83	146	13,686		
Wicomico	16	0.3%	73	166	1,164		
Worcester	55	1.1%	75	162	4,104		
Maryland	5,041	100.0%	87	139	438,952		
Source: RealtyTrac an	d DHCD, Housing	g and Economic	Research Office				

CHART 4
PROPERTY FORECLOSURES IN TOP 10
"HIGH" HOT SPOTS JURISDICTIONS
FIRST QUARTER 2016

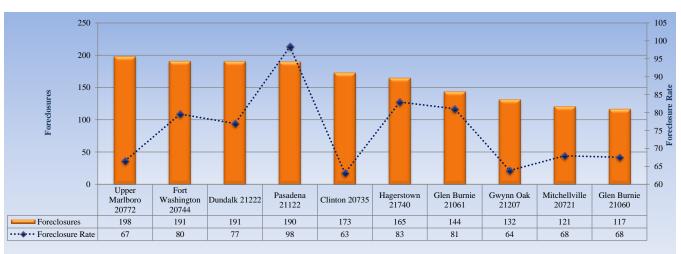


TABLE 8 HIGH FORECLOSURE HOT SPOTS BY COMMUNITY									
FIRST QUARTER 2016 Jurisdiction Zip Code P.O. Name Foreclosures Rate Index									
Anne Arundel	-								
111110 111011001	20764	Shady Side	23	61	199				
Anne Arundel	21060	Glen Burnie	117	68	179				
Anne Arundel	21061	Glen Burnie	144	81	149				
Anne Arundel	21122	Pasadena	190	98	123				
Anne Arundel	20724	Laurel	41	105	115				
Anne Arundel	21037	Edgewater	60	110	110				
Anne Arundel	21144	Severn	69	116	104				
Anne Arundel	21114	Crofton	55	117	103				
Baltimore	21207	Gwynn Oak	132	64	189				
Baltimore	21133	Randallstown	111	68	177				
Baltimore	21239	Northwood	26	73	166				
Baltimore	21222	Dundalk	191	77	157				
Baltimore	21221	Essex	110	91	133				
Baltimore	21224	Highlandtown	36	95	128				
Baltimore	21220	Middle River	104	95	127				
Baltimore	21212	Govans	38	102	119				
Baltimore	21237	Rosedale	62	113	107				
Baltimore	21227	Halethorpe	72	115	105				
Baltimore	21117	Owings Mills	106	120	101				
Baltimore City	21207	Gwynn Oak	51	64	189				
Baltimore City	21239	Northwood	72	73	166				
Baltimore City	21222	Dundalk	13	77	157				

TABLE 8
HIGH FORECLOSURE HOT SPOTS BY COMMUNITY
FIRST QUARTER 2016

		FIRST QUARTER 2			
Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21231	Patterson	32	79	153
Baltimore City	21230	Morrell Park	104	80	151
Baltimore City	21211	Hampden	55	82	147
Baltimore City	21224	Highlandtown	99	95	128
Baltimore City	21212	Govans	53	102	119
Calvert	20657	Lusby	73	82	147
Caroline	21639	Greensboro	15	86	141
Caroline	21629	Denton	26	106	114
Cecil	21918	Conowingo	12	104	117
Cecil	21901	North East	41	108	112
Cecil	21921	Elkton	101	119	102
Charles	20603	Waldorf	92	71	170
Charles	20640	Indian Head	37	74	163
Charles	20601	Waldorf	69	87	138
Charles	20616	Bryans Road	17	109	111
Charles	20695	White Plains	25	111	108
Frederick	21716	Brunswick	16	88	138
Frederick	21704	Frederick	28	109	111
Frederick	21703	Frederick	73	113	107
Frederick	21788	Thurmont	30	113	107
Frederick	21702	Frederick	80	117	103
Harford	21017	Belcamp	26	65	185
Harford	21040	Edgewood	89	71	171
Harford	21078	Havre de Grace	45	105	115
Harford	21001	Aberdeen	55	108	111
Harford	21085	Joppa	42	118	102
Montgomery	20871	Clarksburg	25	114	106
Prince George's	20735	Clinton	173	63	191
Prince George's	20705	Beltsville	77	64	187
Prince George's	20784	Cheverly	83	67	182
Prince George's	20772	Upper Marlboro	198	67	181
Prince George's	20745	Oxon Hill	73	67	181
Prince George's	20720	Bowie	92	67	179
Prince George's	20721	Mitchellville	121	68	178
Queen Anne's	21638	Grasonville	17	92	131
Queen Anne's	21617	Centreville	24	120	101
Somerset	21817	Crisfield	19	83	146
St. Mary's	20653	Lexington Park	49	96	126
St. Mary's	20634	Great Mills	14	105	115
Washington	21740	Hagerstown	165	83	146
Wicomico	21826	Fruitland	16	73	166
Worcester	21842	Ocean City	55	75	162
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